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Sommario/riassunto

Governments are challenged to make an innovation-friendly climate while simultaneously ensuring that business development remain sustainable. Criminal use of the technology-terrorist financing and money laundering-challenges long-run business viability via risk of massive investment flight and public distrust of new players entering the market. Sustainable business models are those that base regulation on a careful risk-based analysis. This study identifies the perceived risks and compares them with the actual level of risk for each category of mobile phone financial services. The comparison r
